

House Study Bill 682 - Introduced

HOUSE FILE _____

BY (PROPOSED COMMITTEE ON
HUMAN RESOURCES BILL BY
CHAIRPERSON SMITH)

A BILL FOR

1 An Act requiring certain health insurance contracts, policies,
2 or plans to provide coverage for audiological services and
3 hearing aids for children.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.26 **Audiological services and**
2 **hearing aids for children — coverage.**

3 1. Notwithstanding the uniformity of treatment requirements
4 of section 514C.6, a contract, policy, or plan providing for
5 third-party payment or prepayment of health or medical expenses
6 shall provide minimum coverage benefits for audiological
7 services and hearing aids for children, including but not
8 limited to the following classes of third-party payment
9 provider contracts, policies, or plans delivered, issued for
10 delivery, continued, or renewed in this state on or after
11 January 1, 2011:

12 a. Individual or group accident and sickness insurance
13 providing coverage on an expense-incurred basis.

14 b. An individual or group hospital or medical service
15 contract issued pursuant to chapter 509, 514, or 514A.

16 c. An individual or group health maintenance organization
17 contract regulated under chapter 514B.

18 d. An individual or group Medicare supplemental policy,
19 unless coverage pursuant to such policy is preempted by federal
20 law.

21 e. A plan established pursuant to chapter 509A for public
22 employees.

23 2. This section shall not apply to accident-only, specified
24 disease, short-term hospital or medical, hospital confinement
25 indemnity, credit, dental, vision, long-term care, basic
26 hospital and medical-surgical expense coverage as defined
27 by the commissioner, disability income insurance coverage,
28 coverage issued as a supplement to liability insurance,
29 workers' compensation or similar insurance, or automobile
30 medical payment insurance.

31 3. As used in this section, "*minimum coverage for*
32 *audiological services and hearing aids for children*" means
33 coverage that includes, at a minimum, all of the following:

34 a. Coverage for audiological evaluations performed by a
35 licensed audiologist.

1 *b.* Coverage for hearing aids that are recommended by a
2 licensed audiologist and dispensed by a licensed hearing aid
3 dispenser for children up to eighteen years of age.

4 *c.* Coverage for an ear mold and a hearing aid for each
5 hearing-impaired ear payable every twenty-four months for
6 children up to eighteen years of age and coverage for up to
7 four additional ear molds per year for children up to three
8 years of age.

9 4. The commissioner of insurance shall adopt rules pursuant
10 to chapter 17A as necessary to administer this section.

11

EXPLANATION

12 This bill requires insurers offering certain individual or
13 group health insurance contracts, policies, or plans in the
14 state to provide coverage for certain audiological services and
15 hearing aids for children.

16 The provisions of the bill are applicable to third-party
17 payment provider contracts, policies, or plans delivered,
18 issued for delivery, continued, or renewed in this state on or
19 after January 1, 2011.

20 The commissioner of insurance is required to adopt rules
21 under Code chapter 17A to administer the provisions of the
22 bill.

23 The bill requires such insurers to provide minimum coverage
24 for audiological services and hearing aids for children
25 which must include, at a minimum, coverage for audiological
26 evaluations performed by a licensed audiologist, coverage for
27 hearing aids that are recommended by a licensed audiologist
28 and dispensed by a licensed hearing aid dispenser for children
29 up to 18 years of age, coverage for an ear mold and a hearing
30 aid for each hearing-impaired ear payable every 24 months for
31 children up to 18 years of age, and coverage for up to four
32 additional ear molds per year for children up to three years
33 of age.